

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Fred Hall, Jr.
DebtorCase No. 14-12861-mdc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 17

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Fred Hall, Jr., 5117 Diamond Street, Philadelphia, PA 19131-2314
 13408033 +MICHAEL A. LATZES, ESQUIRE, 1528 Walnut Street, Suite 700, Philadelphia, PA 19102-3607
 13882472 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:02:13 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:46
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:43 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13457098 +E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:02:13
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640

13371424 EDI: BL-BECKET.COM Aug 10 2019 07:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701

13340072 +E-mail/Text: bankruptcy@cavps.com Aug 10 2019 04:01:36 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13302528 +EDI: TSYS2.COM Aug 10 2019 07:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13284109 EDI: IRS.COM Aug 10 2019 07:28:00 Internal Revenue Service, P.O. BOX 7346,
 Attn: Bankruptcy Dept., Philadelphia, PA 19101-7346

13293325 EDI: CAUT.COM Aug 10 2019 07:28:00 JPMorgan Chase Bank, N.A.,
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

13358002 EDI: PRA.COM Aug 10 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541

13324268 EDI: Q3G.COM Aug 10 2019 07:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

13370266 +EDI: AGFINANCE.COM Aug 10 2019 07:28:00 SPRINGLEAF FINANCIAL INC, P.O. Box 3251,
 Evansville, IN 47731-3251, 800-266-9800, cbp@springleaf.com 47731-3251

13399858 EDI: RMSC.COM Aug 10 2019 07:28:00 Synchrony Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

13347025 EDI: WFFC.COM Aug 10 2019 07:28:00 Wells Fargo Bank, N.A., Home Equity Group,
 1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Wilmington Savings Fund Society, Et al...
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
 CRAIG H. FOX on behalf of Creditor Springleaf Financial Services of Pennsylvania, Inc.
 bankruptcy@foxandfoxlaw.com, cfox@foxandfoxlaw.com; foxandfoxattorneysatlaw@gmail.com
 MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, Et al...
 bkgroup@kmlawgroup.com
 MICHAEL A. LATZES on behalf of Debtor Fred Hall, Jr. efiling@mlatzes-law.com
 RICHARD JEREMY HAGERMAN on behalf of Creditor UNITED STATES OF AMERICA
 Richard.J.Hagerman@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

STEPHEN M HLADIK on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for
Springleaf Financial Services, Inc. shladik@hoflawgroup.com, pfranz@hoflawgroup.com
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, Et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com/mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:					
Debtor 1	Fred Hall Jr.			Social Security number or ITIN	xxx-xx-5605
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 14-12861-mdc					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred Hall Jr.
aka Fred Hall

8/8/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.